

INTERFAITH HEALTH & HOPE COALITION
Metro Detroit Faith Communities Unite for Health Care Justice

January 19, 2012

**Representative Gail Haines
Committee Chair
State of Michigan, House of Representatives
House Health Policy Committee**

Re: Design Considerations for State of Michigan “MI Health Marketplace” (SB693)

Dear Chairperson Haines and Members of House Health Policy:

On behalf of the Board and many volunteers that comprise the Interfaith Health & Hope Coalition (IHHC) network of faith and community-based organizations, I want to express our sincere appreciation for being granted this opportunity to express our thoughts regarding the creation of the State of Michigan “MI Health Marketplace.” The Coalition was established as a Michigan not-for-profit organization in 2005 and received 501c3 tax exempt status with the IRS. The Coalition’s Mission and Vision Statement reads:

MISSION: To unite and empower communities of faith and health organizations in order to improve individual and community health through partnership-building, education and advocacy, with a special emphasis on the uninsured and underserved.

VISION: The Coalition engages and cultivates an ever-expanding, vital network of interconnected faith-based, health care, non-governmental and governmental organizations that work together to build capacity for strong, healthy communities through education, policy change, and improving access to health information, health care services and resources.

It is within this context that the Coalition believes that adoption and implementation of a health marketplace venue in Michigan is essential in the continuation of our efforts to acquaint and connect residents with improved access to health care, especially for those who do not currently have insurance coverage. The “Marketplace” can serve as an efficient and vital link (cog) to many who are not at all familiar (literate) with the use of computers or health care terminology. Hence, not only the design of and ease of access to a standard health information site but resources to enable faith and community-based organizations to assist residents to “navigate” and to become culturally competent and literate with terms and terminology will be essential.

The Coalition, along with its many colleagues, has become a trusted and credible voice in the community – one that can be relied upon to make ‘soft’ referrals and not merely be a marketing tool and growing a book of business. Certainly, the private business sector, e.g., brokers or insurance companies, will be a vital element, but let us not underplay the fact that organizations who are willing to take the time to counsel, instruct and be at the side of those in need can and do have a huge influence to many who do not have access to coverage today.

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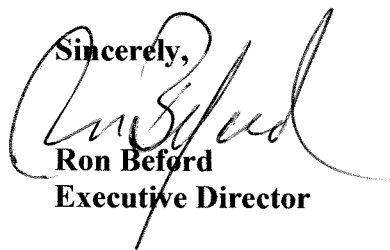
In summary, the Coalition wishes to endorse the following principles in “Marketplace” design:

- **Facilitate consumer choice, ensure continuous enrollment and offer a consumer-friendly, service-oriented experience;**
- **Ensure meaningful, affordable coverage for all beneficiaries with an emphasis on protecting the poor and vulnerable;**
- **Ensure qualified health plans that provide adequate access to care for all consumers;**
- **Ensure a well-functioning health insurance market for individuals, families and small businesses;**
- **Ensure transparency, accountability and long term viability through independent governance and consumer, including small business and provider participation;**
- **Ensure financial sustainability**
- **Include quality measures which align across plans in the exchange and with the State’s Medicaid and CHIP, state and local employee health benefit plans, as well as coordination with Medicare.**

Inactivity by this Committee opens the door for a federal takeover of the design of Michigan’s healthcare exchange and would not allow the State to have a tailored exchange that will meet the needs of consumers in Michigan. A “one size fits all” mentality is not what our residents deserve or which would serve them well.

Once again, the Coalition sincerely appreciates this opportunity to speak on the design of a “MI Health Marketplace” for Michigan and looks forward to partnering with others in its successful implementation. If we can provide more information or be of further assistance, please do not hesitate to contact me by phone @ 810-923-6940 or via e-mail at rbeford@yahoo.com.

Sincerely,



**Ron Beford
Executive Director**